

UTILITY PATENT APPLICATION TRANSMITTAL

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

Attorney Docket No.
GENF101.01

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of () application identifier or (X) first named inventor, Daniel W. Crandall, entitled Insurance Packaging And Rating Methodology, for a(n):

() Original Patent Application.

(X) Continuing Application (prior application not abandoned):
 Continuation Continuation-in-part (CIP)
 Divisional Request for continued examination
of prior application No: 09/599037 Filed on: 6/21/2000 and Application No. 60/139,859 Filed on June 21, 2000. This application also claims the priority of provisional application no. 60/507,158, filed September 29, 2003.

() A statement claiming priority under 35 USC § 120 has been added to the specification.

Enclosed are:

(X) Specification; 23 Total Pages. (X) Drawing(s); 11 Total Sheets.
 Oath or Declaration:
 A Newly Executed Combined Declaration and Power of Attorney:
 Signed. Unsigned. Partially Signed.
 A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).
 Incorporation by Reference. The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied, is considered as being part of the disclosure of the accompanying application and is hereby incorporated herein by reference.
 Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 163(d)(2)).
 Power of Attorney. (X) Return Receipt Postcard.
 Associate Power of Attorney. (X) A Check in the amount of \$823.00 for the Filing Fee.
 Preliminary Amendment. (X) Form PTO-1449.
 A Duplicate Copy of this Form for Processing Fee Against Deposit Account.
 A Certified Copy of Priority Documents (if foreign priority is claimed).
 Applicant claims small entity status.
 Other: _____

CLAIMS AS FILED				
FOR	NO. FILED	NO. EXTRA	RATE	FEE
Total Claims	40	20	\$ 9.00	\$ 180.00
Independent Claims	9	6	\$ 43.00	\$ 258.00
Multiple Dependent Claims (if applicable)				
Assignment Recording Fee				
Basic Filing Fee				
				Total Filing Fee
				\$ 823.00

Charge \$ _____ to Deposit Account _____ pursuant to 37 CFR § 1.25. At any time during the pendency of this application, please charge any fees required or credit any overpayment to this Deposit Account.

Respectfully submitted,

By: 
Jack H. McKinney, Attorney of Record,
Reg. No.45685

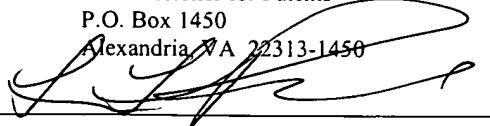
Date: April 15, 2004

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I hereby certify this correspondence is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated below and is addressed to:

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